Certificate Number: 06531-PAM-DE-032788626

Bankruptcy Case Number: 14-02063



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 8, 2019, at 11:54 o'clock AM CDT, Rony E Lopez completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 8, 2019 By: /s/Jackie Tschetter

Name: Jackie Tschetter

Title: Certified Credit Counselor